



8-SFMREA11 L-001wSFOPTwWP
PSLJ1700200414 - 226894139 100828

Return Address:

MRS BPO, L.L.C.
1830 OLNEY AVENUE
CHERRY HILL NJ 08003



Send Payment/Correspondence to:
MRS Associates
1830 OLNEY AVENUE
CHERRY HILL NJ 08003
866-621-7673

Office Hours:

Monday - Thursday 9am - 8pm ET
Friday 9am - 5pm ET



NECOLA SIMS
1430 AMSTERDAM AVE APT 3C
NEW YORK NY 10027-8027

July 6, 2016

CREDITOR: TIME WARNER CABLE
CREDITOR ACCT#: 10005812
MRS ACCT#: LU1.4507021
ACCOUNT BALANCE: \$1,002.25

Dear NECOLA SIMS,

The above referenced creditor has placed your account with our office for collection. We recognize that sometimes circumstances or events can make it difficult to satisfy your financial obligations.

Resolving a long overdue debt is never easy. Often the hardest part is taking the first step. We are ready to assist you to find a solution that is both fair and reasonable. You are eligible for a discount offer. We are not obligated to renew this offer.

Make 2 payments of \$350.84. The first payment of \$350.84 is to be received by 08/20/2016. The remaining payment of \$350.84 is to be received by the 20th of the following month.

Payment may be made by calling 866-621-7673, mailing to the above address or by using our online payment website at <https://mrspay.webview.com> (Internet connection required).

IMPORTANT CONSUMER INFORMATION

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request of this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Sincerely,

MRS Associates
866-621-7673
MRS Associates is a trade name of MRS BPO, L.L.C.
LU1.4507021.4313448

This is an attempt to collect a debt and any information obtained will be used for that purpose.
This communication is from a debt collector.

NEW YORK CITY RESIDENTS:

New York City Department of Consumer Affairs, license number 1292105, 1292103.
MRS Associates contact: Denise Eichenberg - Mon - Fri 9 AM - 5 PM ET (888) 334-5877.

NEW YORK STATE RESIDENTS:

We are required by regulation of the New York State Department of Financial Services to notify you of the following information. This information is NOT legal advice. Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

- (i) The use or threat of violence;
- (ii) The use of obscene or profane language; and
- (iii) Repeated phone calls made with the intent to annoy, abuse, or harass.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

1. Supplementary security income, (SSI);
2. Social Security;
3. Public assistance (welfare);
4. Spousal support, maintenance (alimony) or child support;
5. Unemployment benefits;
6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions;
9. Veterans' benefits;
10. Federal student loans, federal student grants, and federal work study funds; and
11. Ninety percent of your wages or salary earned in the last sixty days.

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION